Catholic Health East Employee Pension Plan

Summary Plan Description Supplement
Effective January 1, 2017

St. Francis Healthcare Services (Wilmington) Plan Participants

1. Employer

For purposes of this supplement, the "Employer" is St. Francis Healthcare Services (Wilmington).

2. Freeze Date

The Freeze Date for the Employer is December 31, 2010.

3. Plan Benefit

If you were a Covered Employee of the Employer on or after July 1, 2005, and prior to the Freeze Date, and a participant in the Plan, you have a Plan Benefit unless it has been forfeited or already paid in accordance with the terms of the Plan. No Covered Employee of the Employer accrued a Plan Benefit after the Freeze Date.

Your Plan Benefit as of any date is the actuarial equivalent amount of your Plan Account payable in the form of a single life annuity (i.e., the Life Only Option) on your Normal Retirement Date or Late Retirement Date, if applicable.

4. Plan Account

Your Plan Account as of any date is a bookkeeping account equal to the lump sum amount that is the product of your Average Annual Compensation and your aggregate Plan Credits as of such date.

Your "Average Annual Compensation" for purposes of determining your Plan Benefit is the average of your compensation for the five complete Plan Years in which you earned the highest compensation from the Employer as a Covered Employee during the period beginning on the date your participation in the Plan began and ending coincident with or prior to the date of determination or the Freeze Date, if earlier. For purposes of determining your "Average Annual Compensation," the definition of compensation used under the Plan during the Plan Year in which the compensation was earned applies. If, at the date of determination or Freeze Date, if earlier, you had fewer than five complete Plan Years of participation as a Covered Employee in the Plan, your "Average Annual Compensation" is the average of your compensation for your complete Plan Years. In general, no compensation paid after the Freeze Date is taken into account for purposes of determining your Plan Benefit.

5. Plan Credits

For each Plan Year (or portion thereof) beginning on or after January 1, 2006, and prior to January 1, 2011 during which you were a Covered Employee of the Employer and a participant in the Plan in which you were credited with a Year of Benefit Service, a Plan Credit was made to your Plan Account on the last day of the Plan Year (or the date of your severance from employment if your employment with the Employer terminated during the Plan Year) equal to the percentage amount determined in accordance with the following chart based on your years of Vesting Service as of last day of the Plan Year (or the date of your severance from employment if your employment with the Employer terminated during the Plan Year):

One – Five Years of Vesting Service	More than Five – Twenty Years of Vesting Service	More than Twenty Years of Vesting Service
1%	2%	3%

For the period beginning on July 1, 2005 and ending on December 31, 2005, if you were a participant in the Plan who was a Covered Employee of the Employer and you were credited with at least 1,000 Hours of Service during the 2005 calendar year, a Plan Credit equal to 50% of the percentage amount determined in accordance with the chart set forth above was made to your Plan Account.

No Plan Credits were earned after the Freeze Date.

6. Prior Plan Benefit

If you were a participant in the St. Francis Medical Center Pension Account Plan (Wilmington) as of December 31, 2005, that was merged into the Plan effective as of January 1, 2009, you have a Prior Plan Benefit under the Plan unless it has been forfeited or already paid in accordance with the terms of the Plan. Your Prior Plan Benefit is a cash balance benefit. For purposes of determining your Accrued Benefit under the Plan, your Prior Plan Benefit is the amount credited to your Cash Balance Account as of a particular date converted to a monthly benefit payment in the form of a single life annuity (Life Only Option) payable commencing on your Normal Retirement Date or, if applicable, Late Retirement Date. To convert your Cash Balance Account to a monthly benefit, your Cash Balance Account is divided by a factor to determine an equivalent monthly payment. The factor is based on your age and assumptions about future interest rates and your life expectancy.

7. Cash Balance Account

Your Cash Balance Account is a bookkeeping account that equals the sum of (a) your bookkeeping Account under the St. Francis Medical Center Pension Account Plan (Wilmington) determined as of December 31, 2005, under the terms of that plan in effect on June 30, 2005, based on your benefit accrual service as of December 31, 2005, or, if earlier, the date of your termination of employment with the Employer, determined under the terms of the St. Francis Medical Center Pension Account Plan (Wilmington) in effect on June 30, 2005, and (b) interest credits to your Cash Balance Account. The only amount credited to your Cash Balance Account after December 31, 2005 is interest credits.

8. Interest Credits

Your Cash Balance Account will be credited with "interest." Interest credits will be reported annually, calculated according to the formula below. The interest rate for a Plan Year is 3% plus the percentage change in the annual average of the Consumer Price Index for All Urban Consumers, U.S. City Average, All Items, (1993-95=100) for the 12 month period running from

September prior to the applicable plan year to the prior September (October to October for purposes of the interest credits applicable to years beginning before January 1, 2018). This rate will be used effective January 1 of the following Plan Year for the entire Plan Year. In no event will the interest rate for any Plan Year be less than .5 percent ("one-half of one percent").

Interest Credits for a Plan Year equal:

Your Cash Balance Account as of the end of the previous Plan Year
Multiplied by
The applicable interest rate

Interest Credit Calculation Example:

Let's assume Robert had $10,000 in his Cash Balance Account as of December 31, 2013:

- Interest credits, at a stated rate, were added to Robert's Cash Balance Account as of December 31, 2013. Let's assume the interest rate was 3%. Because Robert's Cash Balance Account as of December 31, 2013, was $10,000, $300 in interest credits were made to Robert's Cash Balance Account for 2014 ($10,000 x 3% = $300).

- As of December 31, 2014, Robert had $10,300 in his Cash Balance Account when combining his balance as of December 31, 2013, with his interest credit ($10,000 + $300 = $10,300).

- Assume the interest rate was still 3% for 2015. The interest credit to Robert's Cash Balance Account for 2015 was $309 ($10,300 x 3%).

If you terminate employment with Trinity Health prior to the end of the Plan Year and are eligible for a distribution of your Prior Plan Benefit/Cash Balance Account, you will receive interest credits for a partial year to your distribution date.

Interest Credits for a Partial Year equal:

Your Cash Balance Account as of the end of the previous Plan Year
Multiplied by
the applicable interest rate multiplied by (the number of complete months from January 1 to the distribution date divided by 12)

Interest Credit Calculation Example:

Let's assume Mary had a Cash Balance Account balance of $10,000 at the end of the previous Plan Year and the interest rate was 4%. She terminates employment and is vested in her Cash Balance Account. Her distribution date is April 1. The interest credit on Mary's Cash Balance Account is calculated as follows:

Interest Credit Calculation to the Distribution Date:

Interest Credit Formula	Amount
Mary's Cash Balance Account balance as of the end of the previous Plan Year	$10,000
Multiplied by	X
The applicable interest rate	.04
Multiplied by	X
3 months divided by 12 = .25	.25
TOTAL INTEREST CREDIT TO THE APRIL 1 DISTRIBUTION DATE	**$100**

If Mary decided not to take a distribution of her Cash Balance Account, she would earn an interest credit for the entire year as illustrated below.

Interest Credit Calculation at the End of the Year:

Interest Credit Formula	Amount
Mary's Cash Balance Account balance as of the end of the previous Plan Year	$10,000
Multiplied by	X
The applicable interest rate	.04
TOTAL INTEREST CREDIT FOR THE FULL YEAR	**$400**

In the example shown above, Mary's interest credit on her Cash Balance Account at the end of the year will be $400.

9. Early Retirement Benefit

If you elect to receive your Prior Plan Benefit as an early retirement benefit, the monthly amount of the early retirement benefit is your Cash Balance Account Benefit at the time benefits begin converted to a monthly benefit payment in the form of a single life annuity. To convert your Cash Balance Account to a monthly benefit, your Cash Balance Account is divided by a factor to determine an equivalent monthly payment. The factor is based on your age and assumptions about future interest rates and your life expectancy. You may not elect to begin to receive payment of your vested Prior Plan Benefit in the form of monthly payments beginning before you attain age 55.

10. Disability Retirement Benefit

If you became totally and permanently disabled before July 1, 2005, upon your termination of employment due to your total and permanent disability, you may elect to receive your Prior Plan Benefit in the form of monthly benefit payments beginning on the first day of any month after your employment terminates or in the form of a single lump sum payment. The amount of the monthly disability retirement benefit payments is your Cash Balance Account Benefit at the time benefits begin converted to a monthly benefit payment in the form of a single life annuity. To convert your Cash Balance Account to a monthly benefit, your Cash Balance Account is divided by a factor to determine an equivalent monthly payment. The factor is based on your age and assumptions about future interest rates and your life expectancy.

11. Vesting

In addition to the vesting provisions in the SPD, if you terminate from employment with Trinity Health, the participating Employers and all of their Related Employers due to your total and permanent disability or death, you become 100% vested in your Prior Plan Benefit.

12. How Will My Benefit Be Paid?

In addition to the optional forms of payment in the SPD, if you have reached your Normal Retirement Date or you have terminated from employment with Trinity Health, the participating Employers and all of their Related Employers, you have reached age 55, and you have completed at least five years of Vesting Service, you may elect to receive payment of your Prior Plan Benefit in the form of a single lump sum payment regardless of the amount. The amount of the lump sum payment is equal to your vested Cash Balance Account.

13. What Happens To My Benefit If I Die Before I Retire?

In addition to the provisions in the SPD regarding what happens to your benefit if you die before payment begins, if you die before payment of your Prior Plan Benefit begins and you are not married on the date of your death, your Prior Plan Benefit is payable to your beneficiary or estate in an amount equal to your Cash Balance Account as of the payment date.